

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property
Organization
International Bureau



(43) International Publication Date
29 December 2004 (29.12.2004)

PCT

(10) International Publication Number
WO 2004/114698 A1

(51) International Patent Classification⁷: **H04Q 7/24**

(21) International Application Number:
PCT/KR2004/001497

(22) International Filing Date: 22 June 2004 (22.06.2004)

(25) Filing Language: Korean

(26) Publication Language: English

(30) Priority Data:
10-2003-0041145 24 June 2003 (24.06.2003) KR

(71) Applicant (for all designated States except US): **LG TELECOM, LTD.** [KR/KR]; 679, Yoksam-dong, Kangnam-gu, Seoul 135-916 (KR).

(72) Inventor; and

(75) Inventor/Applicant (for US only): **JEON, Gwang-Sik** [KR/KR]; 111-305, Seonsa Hyundai Apt., Amsa 2-dong, Gangdong-gu, Seoul 134-703 (KR).

(74) Agent: **WONJON PATENT FIRM**; 8th Floor, Poonglim Bldg., 823-1, Yeoksam-dong, Kangnam-gu, Seoul 135-784 (KR).

(81) Designated States (unless otherwise indicated, for every kind of national protection available): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NA, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU, ZA, ZM, ZW.

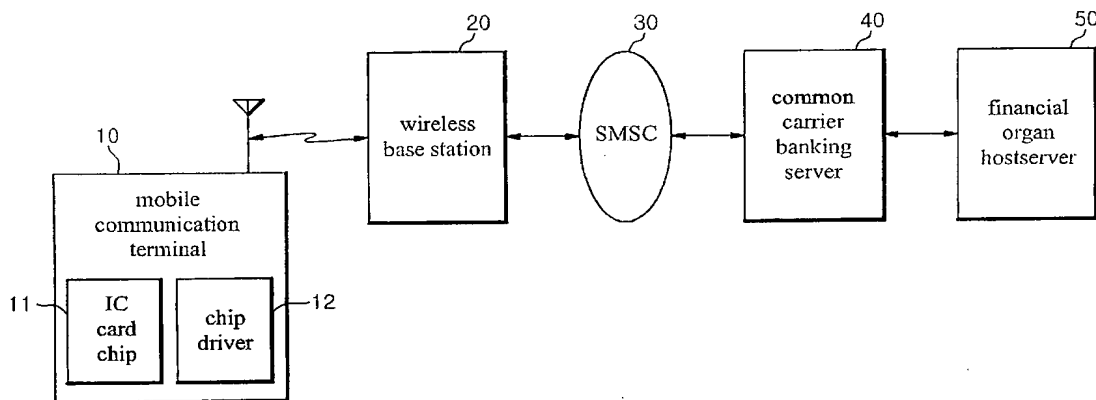
(84) Designated States (unless otherwise indicated, for every kind of regional protection available): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

Published:

— with international search report

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

(54) Title: SYSTEM AND METHOD FOR LOCKING/UNLOCKING MOBILE BANKING FUNCTION



(57) Abstract: A system and method for locking/unlocking a mobile banking function using a short message service (SMS) message is provided. Personal financial information stored in an IC card chip (for example, an embedded or external smart card chip or a traffic card chip) of a mobile communication terminal for storing personal financial information for supporting a banking function is maintained in a locking state using a short message service (SMS) message to disable access to the IC card chip or is unlocked to enable access to the IC card chip. Accordingly, when the mobile communication terminal is lost or stolen, an attempt for an illegal banking function using the IC card chip of the mobile communication terminal can be completely prevented, and a mobile communication terminal user does not need to visit a financial organ personally and needs to simply file a report to a corresponding financial organ or common carrier such that the use of an IC card chip of the mobile communication terminal can be stopped or the IC card chip can be reused.

WO 2004/114698 A1